

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Donald L. Bechta  
 Charlene Bechta  
 Debtors

Case No. 11-11444-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db/jdb  
 12336607 +Donald L. Bechta, Charlene Bechta, 2134 Tarra Circle, Jamison, PA 18929-1551  
 +American General Consumer Discount Company, c/o Craig H. Fox, Esquire,  
 One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852  
 12329474 +Farm and Home Energy, 3115 State Road, Teleford PA 18969-1076  
 12450162 +McCullough Eisenberg, LLC., 530 West Street Road, Suite 201, Warminster, PA 18974-3234  
 12481213 +SVO Vistana Villages Inc., 9002 San Marco Court, Inventory Recovery Dept.,  
 Orlando FL 32819-8600  
 13034392 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:54:14 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 10 2016 01:53:38 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12334940 +EDI: GMACFS.COM Dec 10 2016 01:38:00 Ally Financial Inc. f/k/a GMAC Inc., PO Box 130424,  
 Roseville, MN 55113-0004  
 12731740 +EDI: BANKAMER.COM Dec 10 2016 01:38:00 Bank of America, N.A., P O Box 26012,  
 NC4-105-02-99, Greensboro, NC 27420-6012  
 12390991 EDI: CAPITALONE.COM Dec 10 2016 01:38:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 12312793 EDI: RESURGENT.COM Dec 10 2016 01:38:00 Dell Financial Services L.L.C.,  
 c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390  
 13116080 EDI: JEFFERSONCAP.COM Dec 10 2016 01:38:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 12935099 EDI: AIS.COM Dec 10 2016 01:38:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 12569804 +Fax: 407-737-5634 Dec 10 2016 02:34:04 Ocwen Loan Servicing, LLC, 1661 Worthington Road,  
 Suite #100, West Palm Beach, FL 33409-6493  
 12336320 EDI: PRA.COM Dec 10 2016 01:38:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 12392988 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 10 2016 01:53:10  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 12460532 EDI: WFFC.COM Dec 10 2016 01:38:00 Wells Fargo Dealer Services, P.O. BOX 19657,  
 Irvine, CA 92623-9657

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mw-c-law.com,  
 ecfmail@mw-c-law.com  
 CAROL B. MCCULLOUGH on behalf of Joint Debtor Charlene Bechta mccullougheisenberg@gmail.com,  
 G25217@notify.cincompass.com  
 CAROL B. MCCULLOUGH on behalf of Plaintiff Charlene M. Bechta mccullougheisenberg@gmail.com,  
 G25217@notify.cincompass.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

CAROL B. MCCULLOUGH on behalf of Debtor Donald L. Bechta mccullougheisenberg@gmail.com,  
G25217@notify.cincompass.com  
CRAIG H. FOX on behalf of Creditor American General Consumer Discount Company  
bankruptcy@foxandfoxlaw.com, cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
HILARY B. BONIAL on behalf of Creditor Litton Loan Servicing LP  
hbonial@nbsdefaultservices.com, notice@bkcyllaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KARINA VELTER on behalf of Creditor Wells Fargo Dealer Services, Inc. amps@manleydeas.com  
LESLIE J. RASE on behalf of Creditor The Bank of New York Mellon by its attorney in fact  
Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com  
OREN KLEIN on behalf of Creditor Litton Loan Servicing LP BKcourtnotices@parkermccay.com  
STUART ISAAC SEIDEN on behalf of Creditor Litton Loan Servicing LP siseiden@duanemorris.com,  
pmackenzie@duanemorris.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD MILLER on behalf of Creditor THE BANK OF NEW YORK MELLON  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 15

**Information to identify the case:**

Debtor 1	<b>Donald L. Bechta</b>	Social Security number or ITIN	<b>xxx-xx-4808</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Charlene Bechta</b>	Social Security number or ITIN	<b>xxx-xx-5956</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>11-11444-sr</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald L. Bechta

Charlene Bechta

12/8/16**By the court:** Stephen Raslavich  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**